

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Rawl D. Harris**  
**Janet L. Harris**  
Debtor(s)

Bankruptcy Case No.: 18-23521-CMB  
Issued Per May 23, 2019 Proceeding  
Chapter: 13  
Docket No.: 42 – 33, 40  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 16, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.  
The claim of Wilmington Savings Fund Society at Claim No. 1 shall be paid \$3,638.74 at 5 percent per Plan with non-interest bearing portion of \$1,408.02.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: May 29, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Rawl D. Harris  
 Janet L. Harris  
 Debtors

Case No. 18-23521-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db #+Rawl D. Harris, 76 Hickory Street, P.O. Box 481, Ellsworth, PA 15331-0481  
 jdb +Janet L. Harris, 76 Hickory Street, P.O. Box 481, Ellsworth, PA 15331-0481  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14910184 +AR Resources, Inc. / Novacare Rehab, Attn: Bankruptcy, Po Box 1056,  
 Blue Bell, PA 19422-0287  
 14910185 +Aspen Dental, 100 Pricedale Road, Belle Vernon, PA 15012-1968  
 14910186 +Biorn Corp / ER hosp of the Strand, P.O. Box 464, Rockford, MN 55373-0464  
 14944994 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14910188 +Healthcare Financial / Desai Cardenas Ur, Attn: Bankruptcy, Po Box 3882,  
 Charleston, WV 25338-3882  
 14910189 +I C System Inc / Snee Dental, 444 Highway 96 East, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 14948938 +LAKEVIEW LOAN SERVICING, LLC, LoanCare, LLC, 3637 Sentara Way,  
 Virginia Beach, VA 23452-4262  
 14910192 +LVNV Funding/Resurgent / Credit One, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 14910190 +Lakeview Loan Servicing, c/o Andrew Markowitz, Esq., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 14910191 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 14910194 +Penn Credit / West Penn Piwer, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  
 14910195 +Receivables Performance / Direct TV, Attn: Bankruptcy, Po Box 1548,  
 Lynnwood, WA 98046-1548  
 14921591 +SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284  
 14910196 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 14910197 +Specialized Loan Servicing/SLs, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 14910199 +Washington Hospital, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398  
 14915210 +Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14946534 E-mail/PDF: resurgentbknofications@resurgent.com May 30 2019 03:24:26  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14910187 +E-mail/Text: bk.notifications@jpmchase.com May 30 2019 03:16:36 Chase Auto Finance,  
 Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076  
 14931760 E-mail/PDF: resurgentbknofications@resurgent.com May 30 2019 03:24:28  
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14924321 E-mail/PDF: cbp@onemainfinancial.com May 30 2019 03:24:45 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14910193 +E-mail/PDF: cbp@onemainfinancial.com May 30 2019 03:25:35 OneMain Financial,  
 Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  
 14918617 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 30 2019 03:16:55  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14910198 +E-mail/PDF: cbp@onemainfinancial.com May 30 2019 03:25:42 Sprinleaf Financial,  
 198 West Chestnut Street, Washington, PA 15301-4423  
 14942951 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 30 2019 03:36:38 Verizon,  
 by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr LAKEVIEW LOAN SERVICING  
 cr Specialized Loan Servicing LLC as servicer for WIL

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 28

Date Rcvd: May 29, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor LAKEVIEW LOAN SERVICING ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
David A. Rice on behalf of Joint Debtor Janet L. Harris ricelawl@verizon.net,  
lowdenscott@gmail.com  
David A. Rice on behalf of Debtor Rawl D. Harris ricelawl@verizon.net, lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC as servicer for  
WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT  
SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR WF 19 GRANTO bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Scott R. Lowden on behalf of Joint Debtor Janet L. Harris niclowlgl@comcast.net  
Scott R. Lowden on behalf of Debtor Rawl D. Harris niclowlgl@comcast.net

TOTAL: 9